		Documer	nt Page 1 of 36	
Fill in this info	ormation to identify your	case:		
Debtor 1	Neil Alan Johnso	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	DISTRICT OF UTAH		
Case number	16-22112			
(if known)				Check if this is an
				amended filing
<u> </u>				 _

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	743,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,630.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	746,630.00
Par	t 2: Summarize Your Liabilities		
			liabilities int you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	1,365,828.39
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	31,772.48
	Your total liabilities	\$	1,397,600.87
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	6,939.64
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,230.16
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	schedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a persona	al, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Debtor 1 Neil Alan Johnson Document Page 2 of 36 Case number (if known) 16-22112

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clair	n
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Page 3 of 36 Document Fill in this information to identify your case and this filing: Debtor 1 **Neil Alan Johnson** Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the: DISTRICT OF UTAH Case number 16-22112 Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	1: Describe Each Resid	dence, B	uilding, Land, or Oth	ner Real	Estate You Own or Have an Interest In			
1. D	o you own or have any le	gal or eq	uitable interest in ar	ny reside	ence, building, land, or similar property?			
	No. Go to Part 2.							
	Yes. Where is the proper	rty?						
1.1				What	t is the property? Check all that apply.			
	425 North 1060 W	est		•••••		Do not doduct accurad al	nime or examptions. But the	
	Street address, if available, of	or other de	scription	_	Single-family home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :		
						Creditors Who Have Clair	ms Secured by Property.	
				Ц	Condominium or cooperative			
					Manufactured or mobile home	Current value of the	Current value of the	
	Lehi	UT	84043-0000		Land	entire property?	portion you own?	
	City	State	ZIP Code		Investment property	\$350,000.00	\$350,000.00	
					Timeshare			
					Other	Describe the nature of y		
				Who one.	has an interest in the property? Check	a life estate), if known.	ancy by the entireties, or	
					Debtor 1 only	Fee Simple		
	Utah				Debtor 2 only			
	County				Debtor 1 and Debtor 2 only	Check if this is con	munity proporty	
					At least one of the debtors and another	(see instructions)	inumity property	
					r information you wish to add about this iter	m, such as local		
				prop	erty identification number:			

Official Form 106A/B Schedule A/B: Property page 1

Case 16-22112 Doc 12 Filed 03/31/16 Entered 03/31/16 19:03:26 Desc Main Page 4 of 36 Document Case number (if known) 16-22112 Debtor 1 **Neil Alan Johnson** If you own or have more than one, list here: 1.2 What is the property? Check all that apply. 178 West 1640 North Do not deduct secured claims or exemptions. Put the Single-family home Street address, if available, or other description amount of any secured claims on Schedule D: ■ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the UT 84043-0000 Lehi entire property? portion you own? Land City State ZIP Code \$193,000.00 \$193,000.00 Investment property Timeshare ☐ Other Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or Who has an interest in the property? Check a life estate), if known. one. Fee Simple Debtor 1 only Utah Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: 1.3 What is the property? Check all that apply. 1023 West 2550 North Do not deduct secured claims or exemptions. Put the Single-family home Street address, if available, or other description amount of any secured claims on Schedule D: ■ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative ■ Manufactured or mobile home Current value of the Current value of the Lehi UT 84043-0000 entire property? portion you own? Land \$200,000.00 City State ZIP Code \$200,000.00 П Investment property Timeshare □ Other Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or Who has an interest in the property? Check a life estate), if known. one ☐ Debtor 1 only Fee Simple Utah ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for \$743,000.00 pages you have attached for Part 1. Write that number here..... **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

Official Form 106A/B

■ No
□ Yes

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Debtor 1	Neil Alan Joh	nson	Jeannein 1	age 5 or 50	Case number (if known)	16-22112
		r homes, ATVs and other renotors, personal watercraft, fis				
■ No						
☐ Yes						
					_	
		ne portion you own for all of I for Part 2. Write that numb				\$0.00
Part 3: D	escribe Your Persona	I and Household Items				
		al or equitable interest in a	ny of the following	g items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	hold goods and fu oles: Major appliance	rnishings es, furniture, linens, china, kito	chenware			
■ Yes	s. Describe	Washer and Dryer				\$500.00
		Fridge				\$300.00
		Freezer				\$100.00
		Microwave				\$50.00
		Other kitchen appliances	5			\$30.00
		Beds and bedding (4)				\$500.00
		Bedroom Furniture (2 dr	essers, nightsta	ınd, armoire)		\$200.00
		Baby items				\$50.00
		Printer				\$25.00
		Computer				\$100.00
		Filing Cabinet				\$30.00
		Kitchen Table and Chair	5			\$50.00
		Old Couch and 2 chairs				\$20.00
		Couch and Love Seat				\$70.00
□ No	oles: Televisions and	d radios; audio, video, stereo, hones, cameras, media playe		ent; computers, pri	nters, scanners; music c	ollections; electronic devices
— 168	_	T.V. (5 years old)				\$100.00
		Stereo				\$20.00
		DVD Player				\$30.00

Official Form 106A/B

\$25.00

Miscellaneous electronics

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Case number (if known) 16-22112

8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments □ No ■ Yes. Describe..... Camera \$30.00 Video Camera \$30.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$150.00 Clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ No Yes. Describe.... \$20.00 Wedding Ring 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No Yes. Describe..... \$10.00 Cat Chickens (5) \$25.00 14. Any other personal and household items you did not already list, including any health aids you did not list ☐ No Yes. Give specific information..... Books (50), Art, DVD's (50), CD's (30) \$160.00 \$300.00 **Food Storage** Lawn Equipment \$100.00 \$150.00 Musical Instruments (guitar, keyboard, drum) Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3,175.00 for Part 3. Write that number here Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own?

Debtor 1

Neil Alan Johnson

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Case number (if known) 16-22112 Debtor 1 **Neil Alan Johnson** Do not deduct secured claims or exemptions. Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... **Mountain America Credit Union** \$5.00 17.1. Savings 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them...

Case number (if known) 16-22112 Debtor 1 **Neil Alan Johnson** 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ☐ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 2015 filing pending \$35.00 **Federal** 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ☐ No Yes. Give specific information.. Judgment against Darger Bros, Case No. 070401907, Fourth District Court, Neil and Jodi Johnson v. Darger Brothers \$0.00 Company dba Great Expectation Homes (uncollectible) Promissory Note owed from John Dudley (uncollectible) \$0.00 **Dudley** is in prison 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: State Farm, homeowner's and renter's **Neil and Jodi Johnson** Unknown insurance 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list Official Form 106A/B Schedule A/B: Property page 6

Case 16-22112

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	Case 10-22112	DOC 12	Filen 02/21/10		31/10 19.03.2	b Desc Main
Debtor 1	Neil Alan Johnson	l	Document	Page 9 of 36	Case number (if know	n) 16-22112
ΠVaa	Cive enseifie informatio					
□ res.	. Give specific information	л				
	the dollar value of all o Part 4. Write that numbe					\$40.00
Part 5: De	escribe Any Business-Relat	ted Property You (Own or Have an Interest In	. List any real estate in l	Part 1.	
07. 8		. 9.11. 1.4				
	own or have any legal or ed to Part 6.	quitable interest ir	n any business-related pro	perty?		
Yes.	Go to line 38.					
						Current value of the portion you own? Do not deduct secured claims or exemptions.
38 Acco ll	ınts receivable or comn	niesions vou alı	ready earned			
■ No	into receivable or comin	missions you an	ready carried			
☐ Yes.	. Describe					
	equipment, furnishing			oniers fay machines	ruas telephones de	sks, chairs, electronic devices
■ No	pico. Daoineos related oc	inputoro, sortwe	are, moderno, printero, o	opicio, iax maoninos,	rago, telephones, ac	one, origine, creationia devides
☐ Yes.	. Describe					
40. Machi □ No	nery, fixtures, equipme	nt, supplies you	u use in business, and	tools of your trade		
= : : :	. Describe					
_ 100.					1	
		d tools (\$100), pressor (\$100	, Power tools (\$200),	Ladder (\$15), Air		\$415.00
	[00111]	ριοσσοι (ψ ι σσ	<i>)</i>			
41. Invent	torv					
■ No	,					
☐ Yes.	. Describe					
	sts in partnerships or jo	oint ventures				
■ No	. Give specific information	on about them				
□ 165.		ame of entity:			% of ownership:	
	mer lists, mailing lists,	or other compi	lations			
No.						
∐ Do yo	our lists include personally	identifiable inform	nation (as defined in 11 U.S.	.C. § 101(41A))?		
	■ No					
	☐ Yes. Describe					
_	usiness-related propert	y you did not al	Iready list			
■ No	Chromodific information	•				
⊔ Yes.	. Give specific information	· · · · · · · · · · · · · · · · · · ·				
	the dollar value of all o					\$415.00

Official Form 106A/B

Schedule A/B: Property

		Case 16-22112	Doc 12		Entered 03/31/16 19:03:26	Desc Main
Debte	or 1	Neil Alan Johnson		Document	Page 10 of 36 Case number (if known)	16-22112
Part 6		scribe Any Farm- and Comm ou own or have an interest in fa			or Have an Interest In.	
16 D	o vou	own or have any legal of	or equitable int	erest in any farm- or	commercial fishing-related property?	
_	_ ′	Go to Part 7.		,	g comments,	
г	T Yes	Go to line 47.				
_	— 103.	OU TO IIII C 47.				
						Current value of the portion you own? Do not deduct secured claims or exemptions.
Part 7	: Des	cribe All Property You Own	or Have an Inter	est in That You Did Not I	List Above	
		have other property of a les: Season tickets, count				
	No					
	Yes. (Give specific information				
54.	Add th	ne dollar value of all of y	our entries fro	om Part 7. Write that i	number here	\$0.00
Part 8	List	the Totals of Each Part of t	his Form			
55.	Part 1	: Total real estate, line 2				\$743,000.00
56.	Part 2	: Total vehicles, line 5			\$0.00	
		: Total personal and hou		line 15	\$3,175.00	
		: Total financial assets,			\$40.00	
59.	Part 5	: Total business-related	property, line	45	\$415.00	
60.	Part 6	: Total farm- and fishing	-related prope	rtv. line 52	\$0.00	
		· Total other property no	• •	<u> </u>	<u>Ψ0.00</u> \$0.00	

\$3,630.00

63. **Total of all property on Schedule A/B**. Add line 55 + line 62

62. Total personal property. Add lines 56 through 61...

\$746,630.00

\$3,630.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 8

		Docume	III I auc II ui su	
Fill in this infor	mation to identify your	case:		
Debtor 1	Neil Alan Johnso	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		DISTRICT OF UTAH		
Case number	16-22112			
(if known)				Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	, , , , , , , , , , , , , , ,		Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
425 North 1060 West Lehi, UT 84043 Utah County	\$350,000.00		\$30,000.00	Utah Code Ann. § 78B-5-503(2)(a)(ii), (2)(b)(ii)	
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
Washer and Dryer Line from Schedule A/B: 6.1	\$500.00		\$500.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	
Ellio II oli i oli il oli oli			100% of fair market value, up to any applicable statutory limit		
Fridge Line from Schedule A/B: 6.2	\$300.00		\$300.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	
Zino nom Conedato 702. C.Z			100% of fair market value, up to any applicable statutory limit	102 C 333(-)(-)(-)(-)	
Freezer Line from Schedule A/B: 6.3	\$100.00		\$100.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	
			100% of fair market value, up to any applicable statutory limit		
Microwave Line from Schedule A/B: 6.4	\$50.00		\$50.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	
Elito Irom Goriodalo 7VD. G.T			100% of fair market value, up to any applicable statutory limit		

16-22112

Neil Alan Johnson Page 12 of 36
Case number (if known)

Nell Alan Johnson			Case number (ii known)	10-22112
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from		ount of the exemption you claim	Specific laws that allow exemption
Other kitchen appliances	Schedule A/B \$30.00		\$30.00	Utah Code Ann. §
Line from <i>Schedule A/B</i> : 6.5			100% of fair market value, up to any applicable statutory limit	78B-5-505(1)(a)(viii)(A)
Beds and bedding (4) Line from Schedule A/B: 6.6	\$500.00		\$500.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(E)
and nom conceans /vb. cic			100% of fair market value, up to any applicable statutory limit	102 0 000(1)(a)(1)(2)
Bedroom Furniture (2 dressers, nightstand, armoire)	\$200.00		\$200.00	Utah Code Ann. § 78B-5-506(1)(a)
ing from Schedule A/B: 6.7			100% of fair market value, up to any applicable statutory limit	70D-0-000(1)(a)
Baby items Line from Schedule A/B: 6.8	\$50.00		\$50.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(C)
and norm observable Arb.			100% of fair market value, up to any applicable statutory limit	102 0 000(1)(1)(1)(1)(1)
Printer _ine from Schedule A/B: 6.9	\$25.00		\$25.00	Utah Code Ann. § 78B-5-506(2)
ane nom schedule A/D. 0.0			100% of fair market value, up to any applicable statutory limit	702 0 000(2)
Computer Line from Schedule A/B: 6.10	\$100.00		\$100.00	Utah Code Ann. § 78B-5-506(2)
ente nom oshodalo /VZ. ente			100% of fair market value, up to any applicable statutory limit	
Filing Cabinet Line from Schedule A/B: 6.11	\$30.00		\$30.00	Utah Code Ann. § 78B-5-506(1)(a)
			100% of fair market value, up to any applicable statutory limit	,
Kitchen Table and Chairs _ine from Schedule A/B: 6.12	\$50.00		\$50.00	Utah Code Ann. § 78B-5-506(1)(b)
			100% of fair market value, up to any applicable statutory limit	,
Old Couch and 2 chairs Line from Schedule A/B: 6.13	\$20.00		\$20.00	Utah Code Ann. § 78B-5-506(1)(a)
			100% of fair market value, up to any applicable statutory limit	(N-7
Couch and Love Seat Line from Schedule A/B: 6.14	\$70.00		\$70.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)
			100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$150.00	•	\$150.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)
			100% of fair market value, up to any applicable statutory limit	,
Wedding Ring Line from Schedule A/B: 12.1	\$20.00		\$20.00	Utah Code Ann. § 78B-5-506(1)(d)
			100% of fair market value, up to any applicable statutory limit	- (/\-/

Debtor 1

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Case number (if known)

16-22112

Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Cat Utah Code Ann. § \$10.00 \$10.00 Line from Schedule A/B: 13.1 78B-5-506(1)(c) 100% of fair market value, up to any applicable statutory limit Chickens (5) Utah Code Ann. § \$25.00 \$25.00 Line from Schedule A/B: 13.2 78B-5-506(1)(c) 100% of fair market value, up to any applicable statutory limit Books (50), Art, DVD's (50), CD's (30) Utah Code Ann. § \$160.00 \$160.00 Line from Schedule A/B: 14.1 78B-5-506(1)(c) 100% of fair market value, up to any applicable statutory limit **Food Storage** Utah Code Ann. § \$300.00 \$300.00 Line from Schedule A/B: 14.2 78B-5-505(1)(a)(viii)(C) 100% of fair market value, up to any applicable statutory limit Musical Instruments (guitar, Utah Code Ann. § \$150.00 \$150.00 keyboard, drum) 78B-5-506(1)(c) Line from Schedule A/B: 14.4 100% of fair market value, up to any applicable statutory limit Hand tools (\$100), Power tools Utah Code Ann. § \$415.00 \$415.00 (\$200), Ladder (\$15), Air compressor 78B-5-506(2) (\$100)100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 40.1 Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Debtor 1

Neil Alan Johnson

		Document	Page 1	<u>.4 of 36</u>		
Fill in this info	ormation to identify you	r case:				
Debtor 1	Neil Alan Johns	on				
Debtor 1	First Name	Middle Name	Last Name		-	
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name		-	
United States	Bankruptcy Court for the:	DISTRICT OF UTAH				
Officed States L	Sankrupicy Court for the.	DISTRICT OF STATE			-	
Case number	16-22112					
(if known)					☐ Check	if this is an
					ameno	led filing
~						
Official Fo	<u>rm 106D</u>					
Schedule	e D: Creditors	Who Have Claims	Secure	ed by Propert	V	12/15
		two married people are filing togethe number the entries, and attach it to the				
known).					 ,	(
1. Do any credito	rs have claims secured by	your property?				
☐ No. Che	eck this box and submit th	nis form to the court with your othe	r schedules.	You have nothing else	to report on this form.	
_	I in all of the information I	•		-		
		ociow.				
	All Secured Claims			. Column A	Column B	Column C
		ore than one secured claim, list the cred articular claim, list the other creditors in		y for	Value of collateral	Unsecured
		er according to the creditor's name.		Do not deduct the value of collateral.	that supports this	portion
Altornat	tive Loan Trust,		claim	If any		
Series 2		Describe the property that secures t	he claim:	\$267,747.56	\$200,000.00	\$67,747.56
Creditor's Na		1023 West 2550 North Lehi,				
c/o The	Bank of New	84043 Utah County	·			
York						
	clay Street, 4	As of the date you file, the claim is: apply.	Check all that			
West	rk NV 10286	Contingent				
	rk, NY 10286 eet, City, State & Zip Code	☐ Unliquidated				
rambor, our	oot, ony, otate a zip oodo	■ Disputed				
Who owes the	debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as i	mortagae or se	acured		
Debtor 2 only		car loan)	mortgage or st	Sourca		
Debtor 1 and		☐ Statutory lien (such as tax lien, med	chanic's lien)			
_	of the debtors and another	☐ Judgment lien from a lawsuit	,			
_	claim relates to a	Other (including a right to offset)	Disputed	Assignment of Inte	erest	
community		— Other (including a right to onset)				
Date debt was in	ncurred	Last 4 digits of account numl	oer			
1991	a First Credit			\$ED 646 04	¢250 000 00	¢0.00
Union		Describe the property that secures t		\$52,646.84	\$350,000.00	\$0.00
Creditor's Na		425 North 1060 West Lehi, l	JT 84043			
	ankruptcy	Utah County				
Departn PO Box		As of the date you file, the claim is:	Check all that			
	UT 84409-0199	apply. ☐ Contingent				
	eet, City, State & Zip Code	☐ Unliquidated				
riamber, em	oot, only, online a 2.p oodo	■ Disputed				
Who owes the	debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		■ An agreement you made (such as	mortanae er e	acurad		
Debtor 2 only		car loan)	mongage or St	sour s u		
☐ Debtor 1 and		☐ Statutory lien (such as tax lien, med	chanic's lien)			
_	of the debtors and another	☐ Judgment lien from a lawsuit	,			
	claim relates to a	☐ Other (including a right to offset)				
community		2				

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Debtor 1 Neil Alan Johnson First Name Middle N	lame Last Name		Case number (if know)	16-22112	
Date debt was incurred	Last 4 digits of account nu	mber			
Lehman SX Trust, Series	_				
2.3 2007-8 H	Describe the property that secure	s the claim:	\$780,330.29	\$350,000.00	\$482,977.13
Creditor's Name	425 North 1060 West Lehi,	UT 84043			
c/o LaSalle Bank	Utah County				
National Association	As of the date you file, the claim is	Check all that			
135 South LaSalle Street, Suite 1511	apply.				
Chicago, IL 60603	Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
	Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply	/.			
Debtor 1 only	An agreement you made (such a	s mortgage or s	ecured		
Debtor 2 only	car loan)				
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, m	nechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit	D :			
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Disputed	Assignment of Interest		
Date debt was incurred	Last 4 digits of account nu	mber			
Lehman XS Trust, Series			\$005.400.70	\$400.000.00	\$70.400.70
2007-16N	Describe the property that secures		\$265,103.70	\$193,000.00	\$72,103.70
Creditor's Name c/o U.S. Bank, National Association	178 West 1640 North Lehi Utah County	, UT 84043			
One Federal Street, 3rd Floor	As of the date you file, the claim is apply.	: Check all that			
Boston, MA 02110	Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
	Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply	/.			
Debtor 1 only	An agreement you made (such a	s mortgage or s	ecured		
Debtor 2 only	car loan)				
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, m	nechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit	Diametad	l Annimum and of Indonest		
☐ Check if this claim relates to a community debt	Other (including a right to offset)	Disputed	Assignment of Interest		
Date debt was incurred	Last 4 digits of account nu	mber			
Add the dollar value of your entries in C	: =		\$1,365,828.39	9	
If this is the last page of your form, add Write that number here:	the dollar value totals from all pages	.	\$1,365,828.39	9	
				_	
Part 2: List Others to Be Notified fo	•				
Use this page only if you have others to be to collect from you for a debt you owe to screditor for any of the debts that you listed do not fill out or submit this page. Name Address	someone else, list the creditor in Par	t 1, and then lis	st the collection agency here. S	imilarly, if you have	more than one
Halliday Watkins & Mann P		On which I	ine in Part 1 did you ent	er the creditor?	2.3
376 East 400 South, Suite 3 Salt Lake City, UT 84111	s of account number				

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Debt	or 1 Neil Alan Johnson			Case number (if know) 16-22112		
	First Name	Middle Name	Last Name			
	Name Address					
	Lundberg & Asso			On which line in Part 1 did you enter the creditor?	2.4	
	3269 South Main Salt Lake City, UT	,		Last 4 digits of account number		
	Name Address					
	Lundberg & Asso			On which line in Part 1 did you enter the creditor?	2.1	
	3269 South Main Salt Lake City, UT	,		Last 4 digits of account number		

Page 17 of 36 Document Fill in this information to identify your case: Debtor 1 Neil Alan Johnson Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse if, filina) DISTRICT OF UTAH United States Bankruptcy Court for the: Case number 16-22112 (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 23,066.48 2444 American Express Bank, FSB Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Department When was the debt incurred? 8/11/11 PO Box 30384 Salt Lake City, UT 84130-0384 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Judgment entered 11/27/13 Other. Specify 4.2 958.00

Chase

Nonpriority Creditor's Name

PO Box 15153 Wilmington, DE 19886

Number Street City State Zlp Code

2786 Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Case 16-22112 Doc 12 Filed 03/31/16 Entered 03/31/16 19:03:26 Desc Main Page 18 of 36 Document Debtor 1 Neil Alan Johnson Case number (if know) 16-22112 Who incurred the debt? Check one. Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card Purchases** Other, Specify 4.3 **Utah First Credit Union** 7,748.00 8018 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Attn: Bankruptcy Department 200 East South Temple, Suite 300 Salt Lake City, UT 84111 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes **Credit Card Debt** Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part2 did you list the original creditor? David R. Blaisdell Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Blaisdell & Church, P.C. Part 2: Creditors with Nonpriority Unsecured Claims 5995 South Redwood Road Salt Lake City, UT 84123 Last 4 digits of account number Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. Total claim 6a Domestic support obligations 6а 0.00 \$ **Total claims** from Part 1 6b. Taxes and certain other debts you owe the government 6b. 0.00 Claims for death or personal injury while you were intoxicated 6c. 6c. 0.00 Other. Add all other priority unsecured claims. Write that amount here. 6d. 0.00 Total. Add lines 6a through 6d. 6e. 0.00

Total Claim

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Debtor 1 No	eil Alan	Johnson	Cas	e number (if know)	16-22112	
	6f.	Student loans	6f.	\$	0.00	
Total claims						
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that y did not report as priority claims	/ou 6g.	\$	0.00	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount he	ere. 6i.	\$	31,772.48	
	6j.	Total. Add lines 6f through 6i.	6j.	\$	31,772.48	

		Beeamen	1 446 20 61 66	
Fill in this infor	mation to identify your	case:		
Debtor 1	Neil Alan Johnso	n		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH		
Case number	16-22112			
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Brandon Dahl & Meriah Bunker 178 West 1640 North Lehi, UT 84043	Lease of Debtor's real property located at 178 West 1640 North, Lehi, UT 84043 dated June 18, 2015
2.2	Chris and Brandee Carman 1023 West 2550 North Lehi, UT 84043	Residential Lease Agreement of Debtor's real property located at 1023 West 2550 North, Lehi, UT 84043 dated November 17, 2010.

		Document	Page 21 of 36	
Fill in thi	is information to identify your	case:		
Debtor 1	Neil Alan Johnso	n		
Dobtor 1	First Name	Middle Name	Last Name	-
Debtor 2				_
(Spouse if, f	iling) First Name	Middle Name	Last Name	
United St	ates Bankruptcy Court for the:	DISTRICT OF UTAH		_
Case nur	mber 16-22112			
(if known)	10-22112			☐ Check if this is an
				amended filing
Officia	al Form 106H			
		.1.4		
Sche	dule H: Your Cod	ebtors		12/15
people ar ill it out, our nam	e filing together, both are equ and number the entries in the e and case number (if known)	ally responsible for supplyin boxes on the left. Attach the . Answer every question.	g correct information. If more space	accurate as possible. If two married to is needed, copy the Additional Page, he top of any Additional Pages, write
_	, , , , , , , , , , , , , , , , , , , ,	you are ming a joint oace, ac in	or not ounor opoudo do d obdobion.	
■ Ye	es e			
			rty state or territory? (Community pr Rico, Texas, Washington, and Wisco	
■ N.	0.1.1.10			
	o. Go to line 3.	use or legal equivalent live with	h you at the time?	
□ 16	es. Did your spouse, former spou	use, or legal equivalent live will	n you at the time?	
in lin Form	ne 2 again as a codebtor only i	f that person is a guarantor of	or cosigner. Make sure you have lis	s filing with you. List the person shown sted the creditor on Schedule D (Officialle D, Schedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		ne creditor to whom you owe the debt edules that apply:
3.1	Jodi Johnson		■ Schedule	D, line 2.3
	425 North 1060 West			E/F, line
	Lehi, UT 84043		☐ Schedule	G
			Lehman SX	Trust, Series 2007-8H
3.2	Jodi Johnson		■ Schedule	D, line 2.2
	425 North 1060 West		☐ Schedule	E/F, line
	Lehi, UT 84043		☐ Schedule	
			America Fir	st Credit Union
0.0				
3.3	Jodi Johnson 425 North 1060 West			D, line 2.4
	Lehi, UT 84043			E/F, line
			☐ Schedule	
			Lehman XS	Trust, Series 2007-16N

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Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt Check all schedules that apply:

3.4 Jodi Johnson
425 North 1060 West
Lehi, UT 84043

Schedule E/F, line
Schedule G
Alternative Loan Trust, Series 2007-OH

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Fill	in this information to identify your c	ase:								
Del	otor 1 Neil Alan Jo	hnson								
	otor 2 buse, if filing)				_					
Uni	ted States Bankruptcy Court for the	E DISTRICT OF UTAH			_					
Cas	se number 16-22112					Check	if this is	:		
(If kr	nown)					□ As		ent showi	ng postpetition following date:	
0	fficial Form 106I					M	И / DD/ Y	/YYY		
S	chedule I: Your Inc	ome								12/1
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	r spouse is not filing w	ith you, do not inc	ude info	mat	ion about	your sp	ouse. If r	nore space is	needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	2 or non-	filing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Employed				■ Employed			
		Employment status	■ Not employed				☐ Not employed			
	employers.	Occupation	Energy Consu	lt/Prope	rty N	/Ing.	Wellne	ss Advo	cate/Homen	naker
	Include part-time, seasonal, or self-employed work.	Employer's name					Self			
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed to	here?				7	7 plus ye	ears	
Par	t 2: Give Details About Mor	athly Income								
Esti spou	mate monthly income as of the duse unless you are separated. The provided HTML in the control of the control o	ate you file this form. If	,	·	•			·	·	J
						For Debt	tor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	4,2	259.64	\$	60.00	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	0.00	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	4,259	9.64	\$	60.00	

Deb	tor 1	Neil Alan Johnson	_	С	Case number (if kn	own)	16-22	2112		
					For Debtor 1		For	Debtor 2 d	\r	
					TOT DEDICT T			filing spo		
	Cop	y line 4 here	4.	-	\$ 4,259	.64	\$		0.00	
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$ 0	.00	\$		0.00	
	5b.	Mandatory contributions for retirement plans	5b.		. — — — — — — — — — — — — — — — — — — —	.00	\$		0.00	
	5c.	Voluntary contributions for retirement plans	5c.		\$ 0	.00	\$		0.00	
	5d.	Required repayments of retirement fund loans	5d.			.00	\$		0.00	
	5e.	Insurance	5e.			.00	\$		0.00	
	5f.	Domestic support obligations	5f.		. —	.00	\$		0.00	
	5g. 5h.	Union dues Other deductions. Specify:	5g.			.00	* + \$		0.00	
			_ 5h.		·		· —		0.00	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.			.00	\$		0.00	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	;	\$ 4,259	.64	\$	6	0.00	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a.		\$ 2,620	.00	\$		0.00	
	8b.	Interest and dividends	8b.			.00	\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce	t							
		settlement, and property settlement.	8c.			.00	\$		0.00	
	8d.	Unemployment compensation	8d.			.00	\$		0.00	
	8e.	Social Security	8e.		\$0	.00	\$		0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.					•			
	0~	Specify:	_ 8f.			.00	\$		0.00	
	8g. 8h.	Pension or retirement income Other monthly income. Specify:	8g. 8h.		·	.00			0.00	
	OH.	Other monthly medine. Specify.	_ 011.		Ψ	.00	ΤΨ_		0.00	1
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	2,620	.00	\$		0.00	<u> </u>
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$	6,879.64	+ \$		60.00 =	\$	6,939.64
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			.,					.,
11.	Inclu othe	e all other regular contributions to the expenses that you list in <i>Schedule</i> ide contributions from an unmarried partner, members of your household, you refriends or relatives. In include any amounts already included in lines 2-10 or amounts that are not cify:	r depe				•	Schedule J 11. +		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certains						12. \$	ombin	6,939.64
										income
13.	Do y ■ □	vou expect an increase or decrease within the year after you file this form No. Yes. Explain:	!?							

Fill in this inform	nation to identify your case:					
Debtor 1	Neil Alan Johnson			Ch	eck if this is:	
Debtor 2	Debtor 2				An amended filing A supplement sho	wing postpetition chapte
(Spouse, if filing)					13 expenses as of	the following date:
United States Ban	kruptcy Court for the: DISTRIC	CT OF UTAH			MM / DD / YYYY	
Case number (If known)	16-22112					
	orm 106J					
	e J: Your Expen		<u> </u>			12
information. If	e and accurate as possible. more space is needed, attac wn). Answer every question	ch another sheet to this				
Part 1: Des	cribe Your Household					
■ No. Go		ate household?				
	No Yes. Debtor 2 must file Officia		s for Separate House	ehold of D	ebtor 2.	
2. Do you ha	ave dependents? _No					
Do not list and Debto	Tes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
Do not stat dependent			Daughter		4 months	□ No ■ Yes
			Daughter		2	□ No ■ Yes
			Dauginoi			■ res □ No
			Son		4	Yes
			Son		5	□ No ■ Yaa
			3011			■ Yes □ No
			Daughter			■ Yes
expenses	xpenses include of people other than ind your dependents?	No Yes				
	mate Your Ongoing Monthly					
	expenses as of your bankru f a date after the bankruptcy e.					
	ses paid for with non-cash g ich assistance and have inc					
(Official Form	106I.)				Your exp	enses
	or home ownership expense and any rent for the ground or		Include first mortgage	e 4.	\$	300.70
If not inclu	uded in line 4:					
4a. Rea	l estate taxes			4a.	\$	450.29
	perty, homeowner's, or renter's			4b.		174.17
	ne maintenance, repair, and uneowner's association or cond			4c. 4d.	· ·	300.00
	neowner's association or cond I mortgage payments for yo		me equity loans	4a. 5.		0.00 0.00

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Debtor 1 Neil Alan Johnson Case number (if known) 16-22112

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Debtor 1	Neil Alan Johnson	Case num	ber (if known)	16-22112
6. Uti l 6a.	ities: Electricity, heat, natural gas	6a.	¢	172.00
ба. 6b.	Water, sewer, garbage collection	6b.		
			· : ———	92.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		175.00
6d.	Other. Specify:	6d.		0.00
	d and housekeeping supplies	7.		1,300.00
	Idcare and children's education costs	8.	\$	50.00
	thing, laundry, and dry cleaning	9.	\$	50.00
	sonal care products and services	10.	\$	50.00
	dical and dental expenses	11.	\$	130.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	¢	342.00
	not include car payments.			
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	·	162.00
	ritable contributions and religious donations	14.	\$	400.00
-	urance.			
	not include insurance deducted from your pay or included in lines 4 or 20.	45-	•	
	. Life insurance	15a.		0.00
	. Health insurance	15b.	·	0.00
150	. Vehicle insurance	15c.	\$	82.00
15c	. Other insurance. Specify:	15d.	\$	0.00
6. Ta x	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	cify:	16.	\$	0.00
	allment or lease payments:			
	. Car payments for Vehicle 1	17a.	\$	0.00
17b	. Car payments for Vehicle 2	17b.	\$	0.00
17c	. Other. Specify:	17c.	\$	0.00
17c	. Other. Specify:	17d.	\$	0.00
8. Yo ı	ir payments of alimony, maintenance, and support that you did not report as	3		
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
9. Oth	er payments you make to support others who do not live with you.		\$	0.00
Spe	cify:	19.		
0. Oth	er real property expenses not included in lines 4 or 5 of this form or on School	edule I: Y	our Income.	
20a	. Mortgages on other property	20a.	\$	0.00
20b	. Real estate taxes	20b.	\$	0.00
200	. Property, homeowner's, or renter's insurance	20c.	\$	0.00
200	. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	. Homeowner's association or condominium dues	20e.		0.00
	ar: Specify:		+\$	0.00
•	<u> </u>		-Ψ	0.00
2. Cal	culate your monthly expenses			
22a	. Add lines 4 through 21.		\$	4,230.16
22b	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	. Add line 22a and 22b. The result is your monthly expenses.		\$	4,230.16
				7,230.10
	culate your monthly net income.			
	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	6,939.64
23b	. Copy your monthly expenses from line 22c above.	23b.	-\$	4,230.16
				-,
230	. Subtract your monthly expenses from your monthly income.			
-	The result is your <i>monthly net income</i> .	23c.	\$	2,709.48
	•			
	you expect an increase or decrease in your expenses within the year after yo			
	example, do you expect to finish paying for your car loan within the year or do you expect your r	mortgage pa	ayment to increas	se or decrease because of a
	ification to the terms of your mortgage?			
	No			
	/es. Explain here:			

Fill in this infor	mation to identify your				
Debtor 1	Neil Alan Johnso	n			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name	-	
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH			
Case number	16-22112				
(if known)					Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below		
Di	d you pay or agree to pay someone who is NOT an attorney to	help	you fill out bankruptcy forms?
	No		
	Yes. Name of person		. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	der penalty of perjury, I declare that I have read the summary at they are true and correct. /s/ Neil Alan Johnson	and so	chedules filed with this declaration and
	Neil Alan Johnson Signature of Debtor 1	-	Signature of Debtor 2
	Date _March 31, 2016		Date

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	. dela lufar									
		mation to identify you								
		Neil Alan Johnson First Name								
Debto (Spous	or 2 se if, filing)	First Name	Middle Name	Last Name						
		ankruptcy Court for the:	DISTRICT OF UTAH							
_										
Case number (if known) 16-22112						check if this is an mended filing				
Sta	tement	and accurate as possi		are filing together, both are	equally responsible for sup					
		nore space is needed, n). Answer every ques		this form. On the top of an	y additional pages, write yo	ur name and case				
Part	1: Give	Details About Your Ma	rital Status and Where You	Lived Before						
1. V	Vhat is you	ır current marital statı	ıs?							
	■ Married □ Not ma									
2. C	Ouring the last 3 years, have you lived anywhere other than where you live now?									
	■ No □ Yes. Li	o es. List all of the places you lived in the last 3 years. Do not include where you live now.								
	Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there				
					nity property state or territorico, Texas, Washington and \					
	■ No □ Yes. M	ake sure you fill out <i>Scl</i>	nedule H: Your Codebtors (Of	fficial Form 106H).						
Part	2 Expla	in the Sources of You	r Income							
F	ill in the to	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part		ndar years?				
[□ No ■ Yes. F	ll in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
		of current year until ed for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$24,972.06	☐ Wages, commissions, bonuses, tips					
			Operating a business		☐ Operating a business					

Official Form 107

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				Debtor 1				Debtor	2		
			of income I that apply.		s income e deductions and sions)		es of inco all that ap		Gross income (before deductions and exclusions)		
				☐ Wage bonuses					☐ Wages, commissions, bonuses, tips		
				■ Opera	ating a business			□Оре	erating a b	ousiness	
		dar year be December		☐ Wage	es, commissions, , tips		\$12,516.00	D	ges, comr es, tips	missions,	
				■ Opera	ating a business			□ Оре	erating a b	ousiness	
Inc une gar	clude inc employr mbling a	come regard ment, and cand lottery	dless of wheth other public be winnings. If yo	her that inc enefit paym ou are filing	nis year or the two ome is taxable. Ex- lents; pensions; rer a joint case and you each source separa	amples ontal incor	f other income arme; interest; divide ncome that you re	e alimony; cends; mone; eceived toge	y collecte ether, list	d from laws it only once	suits; royalties; and
	No Yes.	Fill in the d	etails.								
				Dahtar 1				Dahta			
				Debtor 1 Sources Describe	of income below		s income e deductions and sions)		es of inco be below.	ome	Gross income (before deductions and exclusions)
Part 3: 6. Are					ore You Filed for rimarily consumer	-	tcy				
	No.				as primarily consu family, or househo			ebts are defi	ned in 11	U.S.C. § 1	01(8) as "incurred by a
		During the No.	90 days before 90 Go to line 7		d for bankruptcy, di	d you pa	y any creditor a to	otal of \$6,22	5* or mor	e?	
		□ Yes	paid that con not include	reditor. Do payments	not include paymer to an attorney for tl	nts for do his bankı	mestic support of uptcy case.	oligations, s	uch as ch	ild support	the total amount you and alimony. Also, do
	Voc	•	•		6 and every 3 year			on or after t	he date o	f adjustmei	nt.
	res.	During the			ve primarily consund for bankruptcy, di			otal of \$600	or more?		
		□ No. □ Yes	include pay	each credit	or to whom you pai domestic support o nkruptcy case.						at creditor. Do not t include payments to
Cr	reditor's	s Name an	d Address		Dates of payme	nt	Total amount paid	Amour sti	nt you II owe	Was this	payment for
<i>Ins</i> cor incl	siders in rporation luding o pport an	clude your ns of which	relatives; any you are an o	general pa		any general	eral partners; part ner of 20% or mo	nerships of re of their v	which you oting secu	u are a gen urities; and	
	No Yes.	List all payı	ments to an ir	nsider							
Inc	sider's	Name and	Address		Dates of payme	nt	Total amount	Amour	nt you	Reason fo	or this payment

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8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.								
	■ No								
	☐ Yes. List all payments to an insider								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name			
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures							
9.	Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.								
	■ No □ Yes. Fill in the details.								
	Case title Case number	Nature of the case	Court or agency		Status of th	e case			
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		erty repossessed, f	oreclosed, garnis	shed, attached	d, seized, or levied?			
	No☐ Yes. Fill in the information below.								
	Creditor Name and Address	Describe the Property		Date		Value of the property			
		Explain what happened	d						
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details.								
	Creditor Name and Address	Describe the action the	creditor took	Date taken	action was	Amount			
12.	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?								
	■ No □ Yes								
Par									
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gift	s with a total value	of more than \$60	00 per person	?			
	Gifts with a total value of more than \$600	Describe the gifts		Dates	s you gave	Value			
	per person	Describe the girts		the g		value			
	Person to Whom You Gave the Gift and Address:								
14.	Within 2 years before you filed for bankrup □ No ■ Yes Fill in the details for each gift or con-		s or contributions	with a total value	of more than	\$600 to any charity			
	— 100.1 iii iii tilo dotailo foi odori giit oi oor		. oontuibutl	Data		Value			
	Gifts or contributions to charities that tot more than \$600 Charity's Name	al Describe what you	i contributed	Dates contr	ibuted	Value			
	Address (Number, Street, City, State and ZIP Code)								

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Debtor 1 **Neil Alan Johnson**

	Gifts or contributions to charities that it more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code		Describe what you contributed	Dates you contributed	Value
	The Church of Jesus Christ of Latte Day 50 East North Temple St. Salt Lake City, UT 84150		Tithes and fast offerings	2014 (\$2,600) 2015 (\$4,850) 2016 (\$800)	\$8,250.00
Par	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankru disaster, or gambling?	ıptcy or	since you filed for bankruptcy, did you lose a	nything because of the	ft, fire, other
	■ No □ Yes. Fill in the details.				
	Describe the property you lost and how the loss occurred	Include	the any insurance coverage for the loss the amount that insurance has paid. List g insurance claims on line 33 of Schedule A/B: tty.	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers	s			
16.	consulted about seeking bankruptcy or	prepari	id you or anyone else acting on your behalf pa ng a bankruptcy petition? 's, or credit counseling agencies for services requ		erty to anyone you
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Tycksen & Shattuck, L.C. 12401 South 450 East, Suite E-1 Draper, UT 84020		Retainer (includes \$1,717.00 filing fee)	3/16/16	\$11,717.00
	CC advising, Inc. 703 Washington Ave Ste 200 Bay City, MI 48707 ccadvising.com		Pre-filing counseling course		\$9.76
	101 Credit Counseling		Pre-filing bankruptcy course	3/16/16	\$14.95
	101creditcounseling.com				
17.	promised to help you deal with your cree Do not include any payment or transfer that	ditors o		y or transfer any prope	erty to anyone who
	■ No □ Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not

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	include gifts and transfers that you have alread No	ly listed on this statement	t.							
	Yes. Fill in the details.									
	Person Who Received Transfer Address	Description and v property transferr		Describe any property or payments received or debts paid in exchange		Date transfer was made				
	Person's relationship to you									
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro □ No ■ Yes. Fill in the details.		y property to a s	elf-settled tr	ust or similar device	of which you are a				
	Name of trust	Description and v	Description and value of the property transferred Date Transfer w							
		·		•		made				
	Helvetica Furggengrat Trust dated April 13, 2010	Debtor's reside July 22, 2014)	nce (was conve	eyed back t	o Debtor on	4/13/10				
Par	t 8: List of Certain Financial Accounts, Ins	struments, Safe Deposi	t Boxes, and Sto	rage Units						
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.									
	■ No □ Yes. Fill in the details.									
	Name of Financial Institution and Last 4 digits of Type of account or Date account was					Last balance				
	Address (Number, Street, City, State and ZIP Code)	account number	· .		re account was psed, sold, pved, or nsferred	before closing o transfe				
21.	Do you now have, or did you have within 1 y cash, or other valuables?	year before you filed for	bankruptcy, any	/ safe deposi	t box or other depos	itory for securities,				
	■ No									
	Yes. Fill in the details.									
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe the	contents	Do you still have it?				
22.	Have you stored property in a storage unit of	or place other than your	home within 1 y	ear before y	ou filed for bankrupt	су				
	■ No □ Yes. Fill in the details.									
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe the	contents	Do you still have it?				
Par	t 9: Identify Property You Hold or Control	for Someone Else								
	Do you hold or control any property that so for someone.		ude any property	you borrow	ed from, are storing	for, or hold in trust				
	□ No ■ Yes. Fill in the details.									
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe the	property	Value				
	Bret and Andee Allan 17 South 100 East Springville, UT 84663	Debtor's reside 425 N 1060 W Lehi, UT 84043	nce F	Piano		\$300.00				

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Doran install=\$13,115

Debtor 1 Neil Alan Johnson

Owner's Name Value Where is the property? Describe the property (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) \$300.00 **Grace Johnson Debtor's residence Bedroom Furniture** 6926 South 725 East #A 425 N 1060 W Midvale, UT 84047 Lehi, UT 84043 **David Johnson Debtor's residence** 2005 Toyota Sienna \$5,000.00 9863 South Blossom Drive 425 N 1060 W Sandy, UT 84092 Lehi, UT 84043 **American Energy Solutions Debtor's Residence MLI-Reflective Multi-Layer** \$13,115.00 1300 Metro East Drive Insulation-\$3,950 Solar Fans (2)-\$1,155 Pleasant Hill, IA 50327 Bluemaxx-\$75 Invisiflects (approx. 10 gal)-\$730 **Epods-Power Optimization** Device (8)-\$1,580.00 Misc-\$990 (Garage Door Kits (1), Pipewraps (8), Esun (2) Sub Total \$8,480 +\$6,070 (January 2 shipment)-\$1,435

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of when th	ey occurred.				
24.	. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any	release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site	Governmental unit	Environmental law, if you know it	Date of notice			

ZIP Code)

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Debtor 1 **Neil Alan Johnson**

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements				and orders.						
	■ No □ Yes. Fill in the details.									
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature	of the o	case	Status of the case				
Par	t 11: Give Details About Your Business or	Connections to Any Business								
27.	Within 4 years before you filed for bankrup	tcy, did you own a business or have any	of the	followi	ng connections to any	business?				
	■ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time									
	■ A member of a limited liability comp	pany (LLC) or limited liability partnershi	p (LLP))						
	☐ A partner in a partnership									
		ecutive of a corporation								
	☐ An owner of at least 5% of the votin	g or equity securities of a corporation								
	☐ No. None of the above applies. Go to	Part 12.								
	_	I in the details below for each business.								
	Business Name	Describe the nature of the business Name of accountant or bookkeeper		Employer Identification number Do not include Social Security number or ITIN						
	Address (Number, Street, City, State and ZIP Code)									
				Dates business existed						
	Goss Enterprises, LLC 770 East Main Street #249	Activities Releated to Real Estate		N:	26-1281793					
	Lehi, UT 84043			From-To 10/23/2007 to January 2013						
	Neil Alan Johnson 425 North 1060 West	Energy Consulting	EII	N:	Debtor's social end	ding 0819				
	Lehi, UT 84043	Debtor	Fre	om-To	2013 to the present	t				
	Neil Alan Johnson 425 North 1060 West	Property Management and Maintenance		EIN: Debtor's social ending 0819						
	Lehi, UT 84043			om-To	2005 to the present	t				
28.	Within 2 years before you filed for bankrup institutions, creditors, or other parties.	tcy, did you give a financial statement to	o anyon	ne abou	t your business? Inclu	de all financial				
	■ No □ Yes. Fill in the details below.									
	Name	Date Issued								
	Address (Number, Street, City, State and ZIP Code)									
Par	t 12: Sign Below									
are with	ve read the answers on this Statement of Find true and correct. I understand that making a a bankruptcy case can result in fines up to I.S.C. §§ 152, 1341, 1519, and 3571.	false statement, concealing property, o	r obtai	ning m	oney or property by fra					
Ne	Neil Alan Johnson il Alan Johnson nature of Debtor 1	Signature of Debtor 2								
Dat	e March 31, 2016	Date								
Did	you attach additional pages to <i>Your Statem</i> e	ent of Financial Affairs for Individuals F	iling fo	r Bankr	uptcy (Official Form 10)7)?				

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■ No □ Yes	
Did you pay or agree to pay	someone who is not an attorney to help you fill out bankruptcy forms?
■ No	
☐ Yes Name of Person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)